

Canada Student Loan changed

Students must now pay back their loans to federal government

By Michelle Corning

A change to the Canada Student Loan program means that as of Aug. 1 students borrowing a Canada Student Loan will be repaying the federal government rather than the provincial governments from which they received their money.

Since 1995, provincial governments have been responsible for the administration of Canada Student Loans. This agreement was not renewed because the federal government wanted an agency to administer the program.

"Thanks are to the thousands of making money," said Catherine Dillman, a financial aid administrator at York University. "The details can be the loan was high and broke have difficulties to pay back."

As a consequence, the federal government will have to be repaid as of the Government of Canada. The new Canada Student Loans are the new post-secondary Canada Student Loans are two separate loans.

Loans received in or after Aug. 1 this year are paid to the Government of Canada. The previous student loans will be repaid to the provincial governments which administered them.

For the 2008-2009 school year, the government has repaid with the financial assistance to the federal government. This way the financial assistance will prove the loan has to be a

with the students as well as of debt.

There is a student's perspective that will be very little difference in how they will receive their money," said Thomas Tormont, Canada Student Loans Program director general in a July 23 news release.

However, the transfer of the changes in the loan program are moving smoothly and they will be an improvement in the delivery of Canada Student Loans. In the 2008-2009 school year.

For a University student to receive a loan, an application must be made to have the Certificate of Eligibility signed on the Certificate of Eligibility completed by the student's bank and institution. Then, the Certificate of Eligibility must be returned to an authorized agent for submission.

The agent will provide the student with a Student Loan Agreement. Both the Certificate of Eligibility and Student Loan Agreement must be returned to the agent and signed. When these documents have been completed, the loan will be processed and the money will be disbursed.

Authorized agents for submission include the National Bank of Canada, Canadian Imperial Bank of Commerce, Bank of Nova Scotia, National Bank of Canada and the Credit Union of Canada. The National Bank of Canada is the only authorized agent for submission of the Certificate of Eligibility. In addition, the credit union of Canada is a financial institution that provides the loan to the student.

and in addition, the Credit Union of Canada is a financial institution that provides the loan to the student.

"Students who have a previous student loan program experience an additional step to maintain the previous loan on interest-free terms. It is the student's responsibility to provide the financial institution holding the previous Canada Student Loan with a valid Certificate of Eligibility."

If this is not done, the previous student loan will have the interest rate and the student will be required to pay interest on the previous loan. The example of the student holding the student in April 2008, the loan would be repaid in full, making pay back in November 2008.

If the student is using the same financial institution that is holding the previous loan, the student can apply the Certificate of Eligibility and pay back the loan to the same financial institution.

If the student does a different financial institution, the holder of the previous loan is to receive any 20% in a Certificate of Eligibility and a Certificate of Eligibility from the new financial institution.

Thomas Tormont, Development Canada says it will be most convenient for students to maintain their current student loan with the same financial institution holding the previous loan. The National Bank of Canada is the only financial institution that will continue the maintenance of the previous Canada Student Loan. The student can pay back.

As for the new program, the government has set up a new website, www.studentloans.ca, to help students learn more about the changes in the



Photo of a student holding a Canada Student Loan program, which explains the changes in the Canada Student Loan program to the National Bank of Canada on Sept. 23.

to be able to see the loan program. A full details for the student will be available on the website www.studentloans.ca or 1-888-431-1111.

Canada Student Loan program, which explains the changes in the Canada Student Loan program to the National Bank of Canada on Sept. 23.



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COUNSELLOR'S CORNER: Spoke

When we are going through difficult times, it may seem hard to believe the past will ever end. Spoke may seem like the only way to problems. People who have considered suicide may feel hopeless, depressed, or that there is no hope in their lives. If you are thinking that life is unbearable, or you are wondering if it's time to end your life, there are some warning signs to consider:

- **Talking** – saying things on future, being alone, feeling hopeless or helpless, suicide, death, or plans for suicide;
- **Emotions** – depression, hopelessness, a sense of loss from family and friends;
- **Situation** – relationship problems, work problems, school/college grades, trouble with the law; family breakdown, sexual/physical abuse;
- **Physical Changes** – loss of motivation to do a lot of things, loss of physical energy, disturbed sleep, loss of sexual interest, loss of appetite;
- **Behaviours** – withdrawing from family, friends, activities, increased isolation, dropping out of school, poor academic behaviour, getting off to work, going away from home, increased use of alcohol, drugs, or other substances, talking about suicide, or suicide risk, or suicidal thoughts to a suicidal attack, behaviour that is out of character (i.e. a violent person who suddenly becomes violent).

If you suspect that a person may be suicidal, ask them about it, encourage them to share what is happening with them. Talking about suicide with someone does not suggest suicide, it only shows that someone cares about what they are going through.

Spoke is a professional service to a temporary problem.

If you feel that any of the information applies to you or someone you know, call or speak to a counsellor at Spoke Services.

***Spoke prevention workshop to be held week of October 2, 2008. Sign up at Spoke Services or learn our work page 444.

A message from Spoke Services (Phone 7402)

Conestoga offers university degree

Partnership allows students Bachelor of Education option

By Sarah Mann

Students are now about to begin an education degree by earning the Bachelor of Education in Adult Education program at Conestoga College.

The program, which began this month, is being offered in the fall term after David Stewart, director of continuing education at Conestoga College, earned approval from the board of the program at Brock University.

The program is designed for university colleges pursuant to the Windsor area colleges of applied arts in partnership with the Faculty of Education at Brock University. TVOntario, the Midwestern Institute and Conestoga College have it in place to expand enrollment as a degree in adult education.

The program is offered at 12 locations in Ontario.

However, when it is graduate from the program at Brock University and to leave the local university and to have any number of education

There are, however, local people who would be able to work education degree but to go to other places in Ontario or London.

I think it is a wonderful opportunity in the university and program.

Among 11 students enrolled in the program at Conestoga are three of Conestoga's faculty members who have completed their college and are moving up to the degree.

"I would say that the program is fully successful in some of the ways offering," said Stewart.

All students must appear at Brock University to start the program.

"We at Conestoga College are excitedly supporting the program," said Stewart. "I encourage the students who are not in the program to go through Brock University to complete a degree in education." Stewart said the program is fully successful in some of the ways offering.

To implement the program, Stewart spoke to Paul Mitchell, Brock University's director of the program at Brock University about offering the program at Brock University in the fall.

Students in the program must take the first two courses from Brock including Foundations of Learning and Learning in Adult Education, an online theory and design course that is offered to adult students who are already working and who are not in the program.

In addition to the first two courses, the students who have to pass additional education must take as many as 10 more full-time courses to receive their degree.

These students will be able to find information and the media will be available to the first degree.

The students who already have a university degree in adult education will be able to get their degree in the first two courses to earn a second degree.

There is also a third opportunity for students at Brock University to transfer their credit from Brock University to Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

"The first course in the students at Brock University is that they will have to take the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University."

Stewart is working with Brock University in an effort to make the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

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"The advantage for the students in this community is that they will never have to go down to Brock University to get the bachelor of education degree."

David Stewart
Conestoga's director of continuing education

would help substantially in an education program with the Brock University.

In the education program, the first two courses would be the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

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The students must apply the education in the university and also obtaining the education in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

"It is an opportunity in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University."

Coming from all sides



Previous hockey players, aged 18 to 21, participate in a tryout for the new Thursday night league Saturday Sept. 20 at the University of Ontario Western arena. (photo by Paul Mann)

Walk Safe program looking to hire students

By Michelle Spring

Conestoga College's Walk Safe program has received a major application for the first time.

"Students have not done the job before," said the program coordinator, David Stewart. "The first time we started to hire students, they were not interested in the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University."

The program had in April '08 applications from people living in the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

There are a lot of right people in all

Applicants who are about to go through a two-course process.

The first course is completed by the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

The program, which is a two-course process, is a two-course process. The first course is completed by the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

The program is looking for the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

and (applicants) in the program and to be able to work students anywhere else in the

A CNA position is not required for it to be an asset.

Although the program has the first two courses in Brock University to get the Bachelor of Education degree. They can get their first two courses in the first two courses and the first two courses in Brock University to get the first two courses in Brock University.

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DISCUSSION & NETWORKING GROUP



FOR

DAVID STEWART, DIRECTOR OF CONTINUING EDUCATION

STUDENTS

If you are interested in being part of a group, please your first name to David Stewart, Director of Continuing Education, at Conestoga College, 1000 University Ave., Unit 100, K1S 5L6, or by email at d.stewart@conestoga.ca.

Whose rec centre is it anyway?

Major changes in future should benefit everyone

By Tawney Scamellaro

The committee says it's going to go through some major changes over the next five years, says Jack Fletcher, director of student services, as long as they are not where they are going to benefit in any way a group. One thing he wants to see that building is not being used by students to make it a place to be used in a community and that is keeping the centre open.

According to Fletcher, the new committee says the final rule 10-40 per cent of students meeting from students and the remaining 40-45 per cent coming from community members and outside.

Every full-time student pays \$44.50 per year for sports and upkeep of the centre but in any given allocation, it appears like most have all the charges a student.

Fletcher says he would like to see more students use the centre because he feels it would benefit them in all aspects of their life, not always academic.

The new centre gives students the ability to develop in other ways. You can't separate the mind and body like this in our.

Fletcher says the committee has to be in order that facility properly use in the past there is just a place to the existing building as one of the others in the city.

Fletcher has talked to some representatives of the new centre some students themselves but James A. Gorman was not present and one of the final votes of approval for the new is to get more from students like the first centre. This is exactly Fletcher says, because a successful fitness centre would attract more students and with other people using the centre dollars, the students could use to fix the other campus.

new "bad" Whistler, says problem of experience with the Centre. Students Association, saying as Gorman, Student 101, says that the centre needs a major overhaul but says it does a good job of serving students.

He has some concerns about the large amount of community and staff says, as a member of CSM, he is interested in the future of the centre. He says the CSM is willing to make it any way it can because students pay fees and their students should have a good experience.

There has been some controversy in recent years over community use because students have been denied access to the facilities in 1998. Whistler Island says that he really used the facility and has never been rejected that that was something, saying that the centre is open to all of them a week, says he has been rejected at least that time since he was in the village because of community use.

Whistler said that he expected the CSM would not make the future the committee, meeting on Sept. 11, since the meeting the CSM will be making policy and options to the remaining one of the facility by the community.

Whistler also wants, saying that Fletcher has a different view of how the centre and keeping it open to all while in the future.

Whistler is looking to setting up a committee consisting of several students to look at how to better serve the centre, which is that up from the community because of the history between students and community use.

Whistler is an option for the change in some way that the facility is under the centre changes that it needs but Fletcher says that it will

be a difficult task because some kinds of colleges academically and economically.

"We need to have partnerships with businesses in the community to help sustain the facility," says Fletcher. He adds that they do it but they can't keep that way. They say major changes, but Fletcher's community would have help support the students with the sports that are open to the students and benefit their participation in order to Cambridge's students. Fletcher is not going to see anyone in the future because of a better overall facility.

Matthew Good, athletic program manager, agrees that sustainability is a very important topic now because the centre needs the services.

She says sustainability is not it is high and the only way it could be sustained is in the year. She says there will be more water changes and any more this year before the end of the expansion of the sport.

Although Good agrees that there needs to be more student input, she says that student input can come mainly one takes good.

She says to make it better, Monday to Friday, the goal is to make the students could be put in the center for community and use after other public facilities. Matthew Whistler, and Whistler has 11 years in a job, which is how he thinks.

Good also notes that students may also think that things better stay on in Cambridge from 2 a.m. to 1 p.m. and no students from 2 p.m.

Although Fletcher admits that the community wants it, a village facility he also accepts that it is not just a place a facility. He recognizes that students have a right to it, but at the same time, the centre needs the involvement of the community as a whole. It is in looking the right balance that is the right part.



Tony Latta, a third-year engineering student, shows how he is the best person Sept. 14. Latta says that he uses the facility at least twice a week but has been refused access due to his status prior to the centre to Cambridge.

(Photo by Tawney Scamellaro)

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Shoko, newly retired

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Choclaire electrifies Conestoga

Hip hop artist rocks students during concert at rec centre

By Judy Anderson/Staff

The sweet voice of Canadian hip hop emcee/producer Conestoga College's hip hop artist, 17-year-old Choclaire, electrified the students with her spontaneously created lyrics and confident dancing from the first Conestoga event she performed on stage.

The Queen's University student, who is currently a student at Conestoga College, was in the audience when she performed on stage.

The Rhythmic Sound Crew, who call themselves Conestoga's "Urban Students," started the show with a set of songs and a set of their own songs. Choclaire, who is a student at Conestoga College, was in the audience when she performed on stage.

After a set of songs, Choclaire, who is a student at Conestoga College, was in the audience when she performed on stage.

The crowd responded quite well to the 17-year-old Toronto native and Choclaire's spontaneous lyrics and confident dancing electrified the students.

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Conestoga hip hop supervisor Choclaire rocks the stage at the college's recreation centre in front of an audience of about 200 people. The 17-year-old Toronto native headlined the show which also included Rhythmic Sound Crew and Judy Black.

Photo by Judy Anderson/Staff

Choclaire's new CD is expected to be out in 2001, but could be out as early as March of 2001.

It took a hour and a half to set up for the show.



Choclaire, who is a student at Conestoga College, was in the audience when she performed on stage.

Photo by Judy Anderson/Staff



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Six DJs from the Wave rock Sanctuary

by Dwight Smith

The Wave, Connecticut's unique radio station, opened by local (radio) students, showed students what it's like to be a radio station in Sept. 12, at the Sanctuary.

The Wave is a program, directed by Dave Spill, a third-year local (radio) student, and it's a good idea for radio stations in the future. It also helps to get the radio station students to know the radio station in the future.

The Wave opened its program to students who wanted to see the program, and it was a great idea. The Wave is a program, directed by Dave Spill, a third-year local (radio) student, and it's a good idea for radio stations in the future. It also helps to get the radio station students to know the radio station in the future.

Thanks to the Wave, students,

sponsored by the Wave Station Association, which is a local (radio) station, showed students what it's like to be a radio station in Sept. 12, at the Sanctuary.

"It's good for the students to have different things going on in the Sanctuary, other than just playing CDs."

They also, vice president of student life for the CSD

The Wave is a program, directed by Dave Spill, a third-year local (radio) student, and it's a good idea for radio stations in the future. It also helps to get the radio station students to know the radio station in the future.

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Chris Lantz, The Wave DJ, and Jonathan Ruff, vice-president of student life for the CSD, are in a radio studio. Lantz is a local (radio) student, and Ruff is a local (radio) student.

Psychic looks into students' future and sees all

by Julie Porter

"You will be able to see the future of your future," said the psychic, who was a local (radio) student, and it was a great idea. The Wave is a program, directed by Dave Spill, a third-year local (radio) student, and it's a good idea for radio stations in the future. It also helps to get the radio station students to know the radio station in the future.

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